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Attorney Docket No.: BFC-11



**COMBINED DECLARATION FOR PATENT APPLICATION
AND POWER OF ATTORNEY**

(includes reference to PCT International Applications)

COPY OF PAPERS
ORIGINALLY FILED

As a below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name.

I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

AUTOMATED CONSTRUCTION LOAN ADMINISTRATION METHOD AND SYSTEM

the specification of which

- () is attached hereto.
- (X) was filed on October 12, 2001 as
Application Serial No. 09/976,461,
and was amended on _____
(if applicable)
- () was filed as PCT International Application No. _____ on
_____ and was amended under PCT Article 19 on

(if applicable)

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose all information known to me to be material to patentability of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate or of any PCT International Application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application for patent or inventor's certificate or any PCT International Application(s) designating at least one country other than the United States of America having a filing date before that of the application on which priority is claimed:

Prior Foreign/PCT Application(s)
(if PCT, indicate "PCT" under Country)

Priority Claimed

<u>Number</u>	<u>Country</u>	<u>Day/Month/Year Filed</u>	() () Yes No
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<u>Number</u>	<u>Country</u>	<u>Day/Month/Year Filed</u>	() () Yes No
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I hereby claim the benefit under Title 35, United States Code Section 120 and/or 119 of any United States application(s) or PCT International Application(s) designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in such prior application(s) in the manner provided by the first paragraph of Title 35, United States Code Section 112, I acknowledge the duty to disclose all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulation, Section 1.56, which became available between the filing date of the prior application(s) and the national or PCT international filing date of this application:

Application Serial No.
or PCT Application No.
(and any assigned USSN)

U.S. or PCT
Filing Date

Status -- Patented
Pending, or Abandoned

_____	_____	_____
_____	_____	_____

POWER OF ATTORNEY: As a named Inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Wellington M. Manning, Jr.
Julian W. Dority
James M. Bagarazzi
Richard M. Moose
Stephen E. Bondura
Timothy A. Cassidy
Jeffrey M. Karmilovich
Frances Barnes Elliott
J. Bennett Mullinax
John E. Vick, Jr.
Jason W. Johnston
Tim F. Williams
Charles R. Ducker, Jr.
Neal P. Pierotti
Bernard S. Klosowski, Jr.
Timothy D. St. Clair
Steven R. LeBlanc

Registration No. 22,376
Registration No. 20,268
Registration No. 29,609
Registration No. 31,226
Registration No. 35,070
Registration No. 38,024
Registration No. 35,915
Registration No. 41,598
Registration No. 36,221
Registration No. 33,808
Registration No. 45,675
Registration No. 47,178
Registration No. 46,542
Registration No. 45,716
Registration No. 47,710
Registration No. 48,316
Registration No. 47,740

Send Correspondence to:

Attorney: RICHARD M. MOOSE
Dority & Manning, P.A.
Post Office Box 1449
Greenville, South Carolina 29602-1449

Direct Telephone Calls to:

Attorney: RICHARD M. MOOSE
Telephone: 864-271-1592
Facsimile: 864-233-7342

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

David Ingram

(Full name of sole or first inventor)

Inventor's Signature: _____

12/19/01
Date

Residence: Greenville, South Carolina

Citizenship: United States

Post Office Address: 115 Cureton Street, Greenville, SC 29605

John Hollingsworth

(Full name of sole or second joint inventor, if any)

Second Inventor's Signature: _____

12/19/01
Date

Residence: Simpsonville, South Carolina

Citizenship: United States

Post Office Address: 340 Neely Crossing Lane, Simpsonville, SC 29680

Robert Baddorf

(Full name of sole or third joint inventor, if any)

Third Inventor's Signature: _____

12/19/01
Date

Residence: Lyman, South Carolina

Citizenship: United States

Post Office Address: 124 Edwards Store Road, Lyman, SC 29365

NOTE: For Additional Inventors, check _____ and attach sheet with same information and signature and date for each.